

WHAT IS CLAIMED:

1. A machine-based method of providing a user life insurance policy comprising
determining information required to complete policy documents for a
5 plurality of insurance carriers;
obtaining a user profile which includes the information;
receiving a selection from the user of an insurance carrier; and
automatically producing an electronic document by entering fields from
the user profile into the policy document of the selected insurance carrier.

10 2. The method of claim 1 further comprising sending the electronic document to
the user over the Internet.

15 3. The method of claim 2 further comprising obtaining a user signature for the
electronic document.

4. The method of claim 3 further comprising providing the electronic document
to the selected insurance carrier.

20 5. The method of claim 3 further comprising notifying the selected insurance
carrier of the policy across the Internet.

25 6. The method of claim 1 in which at least some of the fields correspond to
information obtained from a party other than the user.

7. The method of claim 6 wherein the party other than the user is a medical
examiner.

8. The method of claim 6 wherein the party other than the user is a fraud-
prevention agency.

9. The method of claim 6 wherein the party other than the user is a government agency.

10. The method of claim 1 further comprising, prior to receiving the user's selection, sending the user a range of pricings for policies from the plurality of insurance carriers.

11. The method of claim 1 further comprising, prior to receiving the user's selection, sending the user quotes, each quote being a price for a policy from one of the plurality of insurance carriers.

12. The method of claim 1 wherein at least part of the user profile is received from a partner site that is other than the user.

13. The method of claim 1 wherein the at least part of the user profile is received from the user in a step-wise process that includes receiving information pertaining to user risk prior to information pertaining to user identity.

14. A computer-readable medium having encoded thereon a set of computer-interpretable queries, each query corresponding to a field in a user profile, the set being sufficient to obtain information to complete forms required to issue an insurance policy for a plurality of insurance carriers.

15. The medium of claim 14 wherein at least some of the queries request information from a party other than the user.

16. The medium of claim 15 wherein the party other than the user is a medical examiner.

17. The method of claim 15 wherein the party other than the user is a fraud-prevention agency.

18. The method of claim 15 wherein the party other than the user is a government agency.

19. An article of computer-readable medium comprising instructions for causing
5 a computer to:

determine information required to complete policy documents for a plurality of insurance carriers;

receive a user profile which includes the information;

receive a selection from the user of an insurance carrier; and

10 automatically produce an electronic document by entering fields from the user profile into the policy document of the selected insurance carrier.

20. The article of claim 19 in which the instructions further cause the computer to send the electronic document to the user over the Internet.

15 21. The article of claim 19 in which the instructions further cause the computer to receive a user signature for the electronic document.

22. The article of claim 19 in which the instructions further cause the computer to send the electronic document to the selected insurance carrier.

20 23. The article of claim 21 in which the instructions further cause the computer to notify the selected insurance carrier of the policy across the Internet.

24. The article of claim 19 in which the instructions further cause the computer to
25 query a party other than the user for at least some of the information.